

CLAIMS

1 1. A method for on-line monitoring and control of credit information
2 of an individual on a computer, the method comprising:
3 accessing the credit information by means of a computer system
4 in a computer network;
5 providing the information to the individual by means of the
6 computer system in the computer network;
7 providing for the individual to request changes in the information;
8 and
9 informing the individual of the completion of the changes in the
10 information.

1 2. The method as set forth in claim 1 wherein the credit information
2 is at least one credit report and wherein the step of accessing the credit
3 information by means of a computer system in a computer network
4 includes the step of accessing at least one credit reporting bureau and
5 requesting a credit report, such that at least one credit report is
6 requested.

1 3. The method as set forth in claim 2 including the additional step of
2 computing the individuals credit score based upon the at least one
3 credit report.

1 4. The method as set forth in claim 3 wherein the step of providing
2 the information to the individual by means of the computer system in the
3 computer network includes providing the at least one credit report and
4 the credit score.

1 5. The method as set forth in claim 4 including the step of archiving
2 the credit reports and credit score.

1 6. The method as set forth in claim 1 where in the credit information
2 is at least one credit report and wherein the accessing the credit
3 information by means of a computer system in a computer network
4 includes the step of accessing credit reporting bureaus on a periodic
5 basis to obtain credit reports; and determining changes in the credit
6 reports.

1 7. The method as set forth in claim 6 including the step of creating
2 an alert based on the changes in the credit reports.

1 8. The method as set forth in claim 7 wherein the step of providing
2 the information to the individual by means of the computer system in the
3 computer network includes the step of providing the alert to the
4 individual.

1 9. The method as set forth in claim 8 including the step of archiving
2 the credit reports and credit score.

1 10. The method as set forth in claim 1 including the:
2 the individual reporting an identity theft by means of the computer
3 system in the computer network;
4 providing forms for reporting identity theft to selected
5 organizations.
6 providing the completed forms to the selected organizations.

1 11. The method as set forth in claim 1 comprising the additional steps:
2 computing the expected interest rates the individual should pay for
3 specific types of loans based on the individuals credit score; and
4 providing the expected interest rates to the individual by means of
5 the computer system in the computer network.